IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicants

Andrew Casper

Serial No.

New Application

Filed

Filed Herewith

For

SECURE TRANSACTION PROCESSING SYSTEM AND METHOD

March 8, 2000

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of Patents and Trademarks Washington, D.C. 20231

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 C.F.R. §1.97 and 1.98 in order to comply with the duty of disclosure under 37 C.F.R. §1.56.

This Information Disclosure Statement is being filed in connection with a U.S. Patent Application which is being filed concurrently with this Information Disclosure Statement. This Information Disclosure Statement is being submitted within three months of the filing date and prior to the issuance of a first Office Action, and, therefore, no fee is due.

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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Name: PATRICIA DRISCOU

Signature: Potation Washington Deposited with the United States Postal Signature Signature.

The documents cited in PTO Form 1449 were cited in connection with a search performed at the U.S. Patent and Trademark Office in Class 705, subclasses 01, 18, and 26 and are being brought to the Examiner's attention for that reason. A copy of each citation is enclosed for the convenience of the Examiner.

Applicant respectfully requests that the Examiner make this citation of record in the subject application. Early and favorable action is earnestly solicited.

Respectfully submitted,

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